

The Duchess, coy and winsome, "His Whiskers," Mr. Paul and the "Small, cold, but," to say nothing of little Miss Fadden. More about them and their cheerful doings to-morrow, on the Journal's Editorial Page, by Edward W. Townsend.



# NEW YORK JOURNAL

Snow Flurries Probable.

LIGHT LOCAL SNOWS, FOLLOWED BY CLEARING WEATHER; SLIGHTLY COLDER; LIGHT, VARIABLE WINDS.

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## MRS. ADRIAN ISELIN WALKED HOME.

Striking Cab Drivers Resort to Violence for the First Time.

Unhitch the Horse from the Vehicle, and Leave Her in a Plight.

One Driver Dragged from His Seat and Made a Hospital Subject.

FARES WARNED NOT TO RIDE.

Both Sides Declare Their Intention of Continuing the Fight—Livery Stablemen May Go Out in Sympathy.

The striking cabmen of the New York Cab Company made matters lively yesterday. They mobbed conveyances, in which prominent society women and club men were being driven by non-union hands; they maltreated one coachman until he had

## LAWYER EINSTEIN SAYS IT IS A JOURNAL VICTORY.

"I consider it a victory for the Journal, because it does not dispose of the matter, but leaves the injunction still hanging over the Aldermen. They are practically enjoined from making a move, and Judge Truax's course shows that he wanted to deal fairly by the public and the Aldermen." Benjamin F. Einstein.

to be sent to a hospital, and at least one lady, prominent in society, had to walk home.

Efforts were made to suppress all reports of the trouble, and as there were no arrests, the facts were not learned until late in the evening, when they were reluctantly given out by Manager Heffernan of the company. The mention of any disturbance was studiously avoided at the headquarters of the strikers.

According to Mr. Heffernan, fifteen new drivers started out from the main stables in West Thirty-second street in the morning. They were watched by the strikers, but hostilities did not begin until the afternoon. Mrs. Adrian Iselin, of No. 9 East Twenty-sixth street, was riding in one of the company's cabs about 3:15 p. m. All went well until the cab came opposite Putnam's book store, on Twenty-third street, when a crowd of strikers collected, shouting and yelling. The lady put her head out of the carriage and called for assistance, but her voice was unheard amid the shouts of the strikers.

Left in a Horseless Cab. "Unhitch the horse," said a voice, while several others shouted the war cry of "Down with the scab," addressed to the driver. The driver could do nothing with a crowd, so the horse was unhitched and Mrs. Iselin decided to walk to her home, which was only a short distance away. The strikers then reharnessed the horse and drove horse and cab back to the stables.

One new driver named Edward G. Brown, who is forty-five years old, was set upon by the strikers and badly beaten. He was driving a cab for the company at about 4:30 in the afternoon in the street between Charles Parsons, of No. 27 West Forty-fifth street, and a lady whose name was not learned. Just in front of Tiffany & Co.'s store in Union square, the strikers met the cab and tried to persuade Brown to give up the job.

"You're talking the broad out of honest workmen's mouths," said one of the strikers. "I'm doing the work of an honest man," said Brown. The strikers made a rush for the cab, pulled Brown off his seat and used him so roughly that he had to be taken to the New York Hospital in an ambulance. His injuries, which consisted mainly of cuts, were dressed at the hospital. Both the occupants of the cab, as well as Brown, think they can identify his assailants.

Warned by Strikers. Mr. and Mrs. Hinton, of No. 41 West Thirty-third street, engaged a cab to take them from their home. When it reached their residence a number of strikers collected and told them that it would be dangerous to ride in the cab. "You know," said one of them, "that there is a strike and the cab might be attacked."

Mr. Hinton sent word of the trouble to the stables and Manager Heffernan came along and persuaded them to enter the cab. The strikers felt back when he came, but as soon as the cab started two of the strikers followed it in a hansom for a little distance, while a crowd tagged behind. The driver, however, was allowed to finish the journey. Several other disturbances took place, but as no one had been suspected in the morning no one was arrested. Late in the afternoon police were on guard at the stables and ample police protection is promised for to-day.

The Board of Directors of the company held a meeting in the afternoon. When it was over Treasurer Loxon made a statement, in which he said: "We have decided to stand by the position we adopted from the first. We shall employ only the men we see fit and who are competent and reliable. We shall start with new men, as stable at a time, in order to allow the strikers a chance to come back, but we must select our own men." The company has about 250 cabs. It would take some days, he said, to restore the full service.

Strikers Are Firm. The Liberty Dawn Association of Livery Stable Drivers met last night, at Independence Hall, Twenty-seventh street and Third avenue, and decided not to recede from its demands. The Rising Sun Association, representing the organized livery stable men, held a meeting late last night at Eighth avenue and Fifth street, and declared their willingness to accept a strike in the stables of the New York Cab Company in sympathy with the strikers. If asked to do so, they may be ordered out this afternoon.

Sues for False Imprisonment. Justice Osborne, of the Supreme Court, Brooklyn, appointed R. H. McCall, of Dublin, Texas, a commissioner yesterday to take the testimony of Moses Miller, who is a resident of that town. Helen Magnus is suing John X. McCarthy for \$25,000 damages for false imprisonment and malicious prosecution. The plaintiff was charged by the defendant with forging a check, but was acquitted. The check was issued by Miller & Co., of Walker street, New York, and Mr. Miller's testimony is required in the present suit.

## GAS COMBINE STILL ENJOINED.

The Journal Achieves Another Victory in Its Battle for the People.

Justice Truax Reserves His Decision, and the Temporary Injunction Holds.

Aldermen Defended in Court by Lawyers Employed by the Gas Company.

NO AFFIDAVITS OF DENIAL MADE.

The Allegations of Fraud and Collusion Unanswered by the Attorneys for the Aldermen—Pushing the Measure for Dollar Gas.

For the third time, the Journal achieved a victory in the courts yesterday, when Justice Truax took the papers in the gas injunction case, saying he would reserve decision pending the action of the Gas Committee and the Board of Aldermen. This

practically still holds the Journal's injunction over the Aldermen who were so anxious to give away the \$10,000,000 municipal gas franchise. Justice Truax's action shows that he seeks to deal fairly by the public and the Aldermen. Until he gives his final decision the Aldermen are practically enjoined from making a move toward granting gas privileges to the Consumers' Company.

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## CASTELAR TO THE JOURNAL.



## The Spanish Statesman's Address to the American People Through the New York Journal's Special Commissioner—He Gives His Views Upon the Situation in Spain and the United States.

By James Creelman.

MADRID, Dec. 21.—Premier Canovas's defiant and final declaration to America of Spain's willingness to accept war rather than make any forced concession to Cuba has made a deep impression not only in Spain, but throughout Europe, for the substance of my interview with the Prime Minister has been telegraphed to all capitals. The British Ambassador to-day sent a message to his Government on the subject.

This bold utterance is accepted as Spain's deliberate answer to all attempts to secure Cuban autonomy to avert war. The whole nation stands solidly behind Canovas. The utter hopelessness of striving for a change of Spanish policy is shown by the fact that Emilio Castelar, Spain's greatest thinker, and President of the short-lived republic, still supports Canovas.

I saw him to-day. His eyes flamed with passion as he strode up and down before the dancing fire in his princely salon.

"We have not attacked the United States," he cried, swinging his hands above his head and stamping his foot, "but if we are attacked we shall defend ourselves as we did against Napoleon."

Castelar said he would not trust his tongue to address the American people in such an hour of danger, but would write his message.

This he did, and the full translation of the message, as Senor Castelar wrote it in Spanish, here follows:

TO JAMES CREELMAN, Special Commissioner of the New York Journal:

The Cuban movement has come at a very inopportune time. We had already abolished the treaty which had been maintained for a long time against international custom—we had already abolished slavery.

The freedmen who remained under a gentle patronage obtained their liberty first in Porto Rico, thanks to the last government of Don Amadeo and to the first of the Republic. Then they gained it in Cuba, thanks to the first governments of the Restoration.

They finished by granting the slaves such fundamental liberties and such a social consideration as their race cannot enjoy in any other part of the world. The Cubans were given representation in Parliament. The same liberty of conscience, instruction, the press and public meeting as is allowed here in Spain was allowed to them.

A plan of government of the island by itself was presented to the Cortes by the Liberal Ministry, which was formulated by a Commission representing all parties, from the extreme left of the Republicans to the extreme right of the Carlists, and it was passed by a unanimous vote by the legislative branch of the Government, and was in turn sanctioned by the Executive.

We entered upon the second period. There was a progressive people that was marching on to human progress by the wisest sociology. They had the right to better themselves. They served in the army. They always paid the least possible taxes. They had the same rights as other Spaniards. They were about to enjoy greater participation in the Government proper, and they arose in a manner that was equivalent to a suicide.

After their rising they could talk to the Spanish people of nothing but war. They wanted to

## MORE CHICAGO BANKS FAIL.

## Four Institutions Close and Other Crashes Are Likely to Follow.

Firms of Wasmandorff & Heinemann and E. S. Dreyer & Co. Dragged Down by the Illinois National.

Roseland Savings Bank Also Closes Its Doors—Heavy Runs on the Garden City and Other Financial Concerns.

Chicago, Dec. 21.—The much heralded dawn of prosperity has certainly failed to materialize in Chicago, notwithstanding the fact that its advance agent leads the city his own presence. Instead of a dawn

\$300,000, the West Park Board \$310,000 and the Sanitary District something less than \$84,000. It is impossible to ascertain how much money is held for the account of clubs and societies for which Mr. Schneider is treasurer.

## W. J. BRYAN ON THE BANK FAILURES.

Chicago, Dec. 21.—Mr. Bryan, when asked his opinion concerning the Chicago bank failures, said:

"While this is a subject I do not care to comment on at any length, I must say that these bank failures do not afford a very promising outlook for our future commercial and financial welfare."

there has come a gloom. To-day four banks collapsed, another building and loan association went under—the fourth in a week—and a receiver was asked for a well established insurance company. To add to this record, runs were made on two or three other banks, and unless the situation is relieved somewhat to-morrow the number of bankrupt financial institutions may be increased. The disasters of the day furnish a remarkable addition to the record of financial shakiness which has been observable here ever since the World's Fair.

The record of failures for to-day is as follows: The National Bank of Illinois was closed at the instance of the Clearing House Committee of the Associated Banks. Liabilities about \$11,000,000; assets, including bonds, \$15,046,962.

Private bank of E. S. Dreyer & Co., Washington and Dearborn streets, suspended as result of National Bank of Illinois failure. Liabilities, \$1,500,000; assets, \$1,500,000. Security Title and Trust Company made receiver.

Private bank of Wasmandorff & Heinemann, Nos. 145 and 147 Randolph street, suspended as a result of the National Bank of Illinois failure. Liabilities, \$410,000; assets, \$550,000. Security Title and Trust Company named as receiver.

Roseland Bank, in suburb of Roseland, Frederick Wiersma, owner, suspends. Liabilities, \$50,000; assets, \$75,000. John H. Nichols appointed receiver.

Run on Garden City Banking and Trust Company, No. 124 Washington street, one of sixteen banks which cleared through the National Bank of Illinois; \$190,000 paid out to depositors. Is said to be still sound.

Dime Building and Loan Association, declared insolvent by Attorney-General Moloney. Liabilities and assets unknown.

National Lined Oil Company asks for receiver for Fireman's Insurance Company. Capital stock, \$500,000, of which \$250,000 is paid in. Assets, \$40,675.

Another bill filed against Pacific Loan and Homestead Association, and Secretary Dr. Witt C. Betts accused of embezzling \$300,000 from association.

Regarded as a Strong Bank. Not since 1873 have Chicago banking circles been shaken up as they were this morning, when the news of the closing of the National Bank of Illinois was made known. It has always been considered the second strongest national bank in the city. It was organized in July, 1871, passed safely through the Chicago fire, the panic of 1873, the troubles of 1877 and the troublous times of 1893 with a clear record.

The immediate cause of the Clearing House committee's decision in refusing to clear for the bank, and also the refusal of a proposition, which had been under consideration all day yesterday, to advance all necessary funds and liquidate the bank, paying depositors over the counter, was the discovery of an immense loan to one corporation. The amount of the loan exceeded the capital and surplus of the bank. The loan was to the Calumet Electric Street Railroad Company, of which John Farson is president, and was for the enormous sum of \$2,400,000.

Another debit account, stated to be in the neighborhood of \$500,000, to the old German banking firm of E. S. Dreyer & Co., was considered as poor collateral.

The Bank's Last Report. In the last report of the National Bank of Illinois, made November 30, the bank had a capital of \$1,000,000, a surplus of \$1,000,000, undivided profits of \$450,000, and total assets, including bonds, of \$15,046,962. Its liabilities will be about \$11,000,000.

George Schneider, the president of the National Bank of Illinois, is one of the leading German citizens of Chicago. He was president of the State Savings Institution, and left it in excellent shape when Spencer, who wrecked it later, took hold. He is the treasurer of many local societies and various organizations. In political circles he is well known, and has through this connection, secured many deposits of public funds. The city is interested to the extent of \$700,000, the county has

a large sum on the securities of the Calumet Electric is a surprise to the street and to the banking fraternity. The security is not bad, neither is it rated as first-class, but it will pay out if necessary in the immediate future \$2,000,000 on the loan. This is a piece of news to the parties in interest, as a bid has already been registered for the property by a corporation at present unknown, but probably the General Electric, the corporation which has been making such a hard fight for recognition in the city railway territory.

With the Calumet Electric and the Alley "L" in its possession the General Electric would at once take rank among the leading traction companies of the city. The proposal has actually been made, and the impression is that the parties thereto control many millions of ready money. Farson, Leach & Co., the chief owners of the Calumet Electric, refused to say anything in relation to the affairs of their road or their relations with the bank. The story that they had also gone down was denied by President John Farson. Farson, Leach & Co. were open and doing business to-day, and declared that they were in no need of funds and had plenty with which to meet all indebtedness.

Blame the Comptroller. Local bankers and financial men are inclined to blame Comptroller Eckels in a measure for the failure of the National Bank of Illinois, for in his own statement made to-day he admits he knew the bank was in bad shape as far back as June last.

If Mr. Eckels knew this, say local bankers, why did he not close up the affairs of the bank before they became so deeply involved.

Two More Banks Fail.

The Bank of Wasmandorff & Heinemann, Randolph and La Salle streets, and the bank of E. S. Dreyer & Co., Washington and Dearborn streets, are in the hands of the Security Title and Trust Company as a result of the Illinois bank failure. Wasmandorff & Heinemann gave their assets at \$350,000 and their liabilities at \$415,000. E. S. Dreyer & Co. give their assets at \$1,500,000 and their liabilities at \$1,500,000.

In the bank of E. S. Dreyer & Co. are deposited the funds of the Policemen's Benevolent Association, amounting to \$18,000. The Security Title and Trust Company was appointed receiver in both instances in the Superior Court this morning. In the case of E. S. Dreyer & Co. the petition was filed by E. S. Dreyer, with his partner, Robert Berger, as defendant. In the case of Wasmandorff & Heinemann, Otto Wasmandorff asked for the receiver and a dissolution of partnership, and William Heinemann filed an answer joining in the petition.

The failure of the Bank of Roseland was due to a bill filed in the Circuit Court on a judgment of \$600 and an application for a receiver. The bank has some 250 depositors among the Pullman employes and people in that vicinity. It is situated on Michigan avenue.

Runs on Other Banks.

Though there were important runs two or three banks, only one, the Garden City Banking and Trust Company, suffered any inconvenience. A line of depositors extending to the sidewalk besieged a bank from the opening hour until the cash about \$100,000 was drawn out. Ex-Father James H. Gilbert, president of the bank, says the institution has plenty of funds to pay all depositors.

An amended bill containing sensational charges has been filed in the Superior Court in the case against the Pacific Loan and Homestead Association. This is a concern with \$5,000,000 capital stock backed by D. H. Koehersperger, James Gilbert and other well-known public men. It is alleged that the officers of the institution allowed its secretary, Dr. Witt C. Betts, to manipulate the affairs to his own advantage, and that for a number of years he has carried on a regular system of embezzlement. It is of record that he has taken money from the Association amounting to nearly \$300,000.

Another association, same char